



UNITED STATES PATENT AND TRADEMARK OFFICE

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 UNITED STATES PATENT AND TRADEMARK OFFICE
 WASHINGTON, D.C. 20231
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/047,917	01/14/2002		1DATA.054A

20995
 KNOBBE MARTENS OLSON & BEAR LLP
 620 NEWPORT CENTER DRIVE
 SIXTEENTH FLOOR
 NEWPORT BEACH, CA 92660



CONFIRMATION NO. 2503
FORMALITIES LETTER

 OC000000007549951

Date Mailed: 02/28/2002

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.
Applicant must submit \$ 740 to complete the basic filing fee for a non-small entity. If appropriate, applicant may make a written assertion of entitlement to small entity status and pay the small entity filing fee (37 CFR 1.27).
- Total additional claim fee(s) for this application is \$198.
 - \$198 for 11 total claims over 20.
- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 1068.**

05/06/2002 BABRAHA1 00000100 10047917

01

FC:101

740.00 OP

02

FC:105

130.00 OP

03

FC:103

198.00 OP

A copy of this notice MUST be returned with the reply.

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 1 - ATTORNEY/APPLICANT COPY

COPY OF PAPERS
ORIGINALLY FILED



PATENT

Case Docket No. 1DATA.054A
Date: April 29, 2002

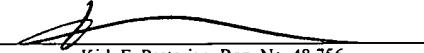
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Kroon et al.
App. No. : 10/047,917
Filed : January 14, 2002
For : SYSTEM AND METHOD FOR
OVERTURNING OF RISK
EVALUATION PERFORMED
BY RISK MODEL TO
CONTROL FINANCIAL RISK
Group Art Unit : 2166

) I hereby certify that this correspondence and all marked
attachments are being deposited with the United States
Postal Service as first class mail in an envelope addressed
to: United States Patent and Trademark Office, P.O. Box
2327, Arlington, VA 22202, on

April 29, 2002

(Date)


Kirk E. Pastorian, Reg. No. 48,756

TRANSMITTAL LETTER

**United States Patent and Trademark Office
P.O. Box 2327
Arlington, VA 22202**

ATTENTION: BOX MISSING PARTS

Dear Sir:

In response to the Notice to File Missing Parts of Application Under 37 CFR 1.53(f), which was mailed by the Office on February 28, 2002, enclosed are:

- (X) An executed Declaration by Inventors.
- (X) A Power of Attorney Form and Copy of Assignment.
- (X) A Notice to File Missing Parts.
- (X) Return prepaid postcard.

**COPY OF PAPERS
ORIGINALLY FILED**

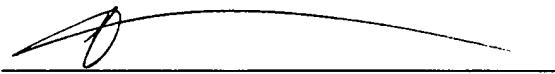
PATENT

Case Docket No. 1DATA.054A
Date: April 29, 2002

(X) Fees as calculated below:

FILING FEE	\$ 938
FEE FOR EXTENSION OF TIME (LARGE ENTITY)	\$ 0
SURCHARGE 37 CFR 1.16(e)	\$ + 130
TOTAL OF ABOVE CALCULATIONS	\$ 1068
REDUCTION BY 1/2 FOR FILING BY SMALL ENTITY.	
Note 37 CFR 1.9, 1.27, 1.28. If applicable, verified statement must be attached. \$ - 0	
TOTAL FEES SUBMITTED HEREWITH	\$ 1068

- (X) A check in the amount of \$1068.00 to cover the above fees is enclosed.
(X) The Commissioner is hereby authorized to charge any additional fees which may be required, now or in the future, or credit any overpayment, to Account No. 11-1410.



Kirk E. Pastorian
Registration No. 48,756
Agent of Record